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Substitute for form 1449/PTO		Complete if Known		
INFORMATION DISCLOSURE STATEMENT BY APPLICANT		Application Number	09/802,481-Conf. #5875	
<i>(Use as many sheets as necessary)</i>		Filing Date	March 6, 2001	
		First Named Inventor	Paul Willard	
		Art Unit	3692	
		Examiner Name	N. Subramanian	
Sheet	1	of	4	
			Attorney Docket Number	132538-1014

U.S. PATENT DOCUMENTS

FOREIGN PATENT DOCUMENTS

Examiner Signature	Date Considered	
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***EXAMINER:** Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. *CITE NO.: Those application(s) which are marked with an single asterisk (*) next to the Cite No. are not supplied (under 37 CFR 1.98(a)(2)(iii)) because that application was filed after June 30, 2003 or is available in the IFW. ¹ Applicant's unique citation designation number (optional). ² See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04. ³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. ⁶Applicant is to place a check mark here if English language Translation is attached.

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NON PATENT LITERATURE DOCUMENTS			
Examiner Initials	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
	C1	Anon. "AnswerSoft Announces Concerto; First to Combine Call Center Automation with Power of Web," Business Wire, February 3, 1997.	
	C2	Plaintiff's Original Complaint, Nextcard, LLC v. Liveperson, Inc.; Civil Action No. 2:08-cv-00184-TJW, In the U.S. District Court for the Eastern District of Texas, Marshall Division, filed April 30, 2008 (7 pages).	
	C3	Amended Complaint and Jury Demand; Liveperson, Inc. v. Nextcard, LLC, et al.; Civil Action No. 08-062 (GMS), in the U.S. District Court for the District of Delaware, filed March 18, 2008 (5 pages).	
	C4	Plaintiff's Second Amended Complaint; Nextcard, LLC v. American Express Company, et al; Civil Action No. 2:07-cv-354 (TJW); In the U.S. District Court for the Eastern District of Texas, Marshall Division, filed April 9, 2008 (12 pages).	
	C5	Defendants HSBC North America Holdings Inc.'s and HSBC USA Inc's Answer, Affirmative Defenses and Counterclaims to Plaintiff's Second Amended Complaint; Nextcard, LLC v. American Express Company, et al; Civil Action No. 2:07-cv-354 (TJW); In the U.S. District Court for the Eastern District of Texas, Marshall Division, filed April 28, 2008 (13 pages).	
	C6	Answer and Counterclaims of Defendant DFS Services LLC; Nextcard, LLC v. American Express Company, et al; Civil Action No. 2:07-cv-354 (TJW); In the U.S. District Court for the Eastern District of Texas, Marshall Division, filed April 28, 2008 (13 pages).	
	C7	Defendant The PNC Financial Services Group, Inc.'s Answer and Affirmative Defenses to Second Amended Complaint; Nextcard, LLC v. American Express Company, et al; Civil Action No. 2:07-cv-354 (TJW); In the U.S. District Court for the Eastern District of Texas, Marshall Division, filed April 28, 2008 (10 pages).	
	C8	Plaintiff's Second Amended Reply to Counterclaims of Defendants HSBC North America Holdings Inc. and HSBC USA Inc.; Nextcard, LLC v. American Express Company, et al; Civil Action No. 2:07-cv-354 (TJW); In the U.S. District Court for the Eastern District of Texas, Marshall Division, filed May 14, 2008 (5 pages).	
	C9	Plaintiff's Second Amended Reply to Counterclaims of Defendant DFS Services LLC; Nextcard, LLC v. American Express Company, et al; Civil Action No. 2:07-cv-354 (TJW); In the U.S. District Court for the Eastern District of Texas, Marshall Division, filed May 14, 2008 (7 pages).	
	C10	Plaintiff's Second Amended Reply to Counterclaims of Defendant American Express Company; Nextcard, LLC v. American Express Company, et al; Civil Action No. 2:07-cv-354 (TJW); In the U.S. District Court for the Eastern District of Texas, Marshall Division, filed May 8, 2008 (8 pages).	

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	C11	Response to Restriction and Election Requirement mailed August 21, 2008 in U.S. Appl. Serial No. 10/901,715, filed September 22, 2008 (10 pages).	
	C12	Response to Office Action mailed September 5, 2007, in U.S. Appl. Serial No. 10/901,715, filed February 5, 2008 (13 pages).	
	C13	Reply Under 37 C.F.R. 1.111 mailed January 19, 2007, in U.S. Appl. Serial No. 09/991,894, filed July 19, 2007 (4 pages).	
	C14	Response to Final Office Action mailed December 12, 2007, in U.S. Appl. Serial No. 09/991,894, filed May 12, 2008 (10 pages).	
	C15	Response to Non-Final Office Action mailed July 21, 2008, in U.S. Appl. Serial No. 09/991,894, filed November 21, 2008 (14 pages).	
	C16	U.S. Patent Application Serial No. 09/991,894, "On-Line Balance Transfers," filed November 31, 2001 (43 pages).	
	C17	Non-Final Office Action mailed August 21, 2008, in U.S. Application Serial No. 10/901,715 (8 pages).	
	C18	Non-Final Office Action mailed September 5, 2007, in U.S. Application Serial No. 10/901,715 (15 pages).	
	C19	Non-Final Office Action mailed January 19, 2007, in U.S. Application Serial No. 09/991,894 (8 pages).	
	C20	Final Office Action mailed December 12, 2007, in U.S. Application Serial No. 09/991,894 (12 pages).	

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Examiner Signature	/Narayanswamy Subramanian/	Date Considered	01/30/2009
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